

**From:** "bdrumpza@juno.com" <bdrumpza@juno.com> on 03/10/2005 10:16:30 AM

**Subject:** Collection of Checks and Funds Transfers Through Fedwire and Availability of Funds

It is high time that someone put a stop to losses to the paying banks for these highly questionable forms of payment. It is way too easy for companies or individuals to send these drafts through, hoping that they "stick". I am totally in favor of the Fed proposal to make the originating bank liable for fraud losses on unauthorized drafts.